

Delaware Investments®

A member of Lincoln Financial Group

2005 Market Street
Philadelphia, PA 19103-7094

July 20, 2009

International Swaps and Derivatives Association, Inc.

Send to: smallbang@isda.org

Dear Sirs,

2009 ISDA Credit Derivatives Determinations Committees, Auction Settlement and Restructuring CDS Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2009 ISDA Credit Derivatives Determinations Committees, Auction Settlement and Restructuring CDS Protocol as published by the International Swaps and Derivatives Association, Inc. on July 14, 2009 (the **July 2009 Protocol**). This letter constitutes, as between each other July 2009 Adhering Party and us, an Adherence Letter as referred to in the July 2009 Protocol. The definitions and provisions contained in the July 2009 Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Protocol Covered Transaction (now or in the future) entered into between us and each other July 2009 Adhering Party.

If we are not a March 2009 Adhering Party as of the date hereof, this letter also (i) confirms our adherence to the 2009 ISDA Credit Derivatives Determinations Committees and Auction Settlement CDS Protocol published by ISDA on March 12, 2009 (the **March 2009 Protocol**), and (ii) constitutes, as between each March 2009 Adhering Party that is not a July 2009 Adhering Party and us, an "Adherence Letter" for purposes of, and as defined in, the March 2009 Protocol. This letter will supplement and form part of each "Protocol Covered Transaction" (as that term is defined in the March 2009 Protocol) (now or in the future) entered into between us and each other March 2009 Adhering Party.

1. Specified Terms

As between each other July 2009 Adhering Party and us, the amendments in Schedule 1 of the July 2009 Protocol shall apply to Protocol Covered Transactions to which we are a party in accordance with the terms of the July 2009 Protocol.

As between each March 2009 Adhering Party that is not a July 2009 Adhering Party and us, the amendments in Schedule 1 of the March 2009 Protocol shall apply to "Protocol Covered Transactions" (as that term is defined in the March 2009 Protocol) to which we are a party in accordance with the terms of the March 2009 Protocol.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the July 2009 Protocol and March 2009 Protocol, as applicable, and accordingly we waive any rights and hereby release ISDA from any claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the July 2009 Protocol and March 2009 Protocol, as applicable, or any actions contemplated as being required by ISDA.

3. DTCC Account Number

For purposes of electronic matching and counterparty recognition, our DTCC Account Number is as follows, but you understand and agree that our failure to provide any such details pursuant to this Adherence Letter will not affect the legal validity and binding nature of the July 2009 Protocol and March 2009 Protocol, as applicable, with respect to us:

DTCC Account Number:

LNL - The Lincoln National Life Insurance Company	N/A
LNC - Lincoln National Corporation	N/A
LNBAR - Lincoln National Reinsurance Company (Barbados) Limited	N/A
LRCSC - Lincoln Reinsurance Company of South Carolina	N/A
LFA - LFA, Limited Liability Company	N/A
LLANY - Lincoln Life & Annuity Company of New York	N/A
LRCC - Lincoln Realty Capital Corporation	N/A
Delaware Diversified Income Trust, a separate fund established under the Wilmington Trust Retirement and Institutional Services Company Collective Investment Trust	000081S0

4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: See Yeng Quek
Address: 2005 Market Street, Philadelphia, PA 19103
Telephone: 215-255-8670
Fax: 215-255-1005
E-mail: SQuek@delinvest.com

We consent to the publication of a conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

Delaware Investment Advisers, a series of Delaware Management Business Trust, acting on behalf of the accounts listed on the attached Appendix A

By:

Name: See Yeng Quek
Title: Executive Vice President
Signature: /s/ See Yeng Quek

Appendix A

LNL - The Lincoln National Life Insurance Company
LNC - Lincoln National Corporation
LNBAR - Lincoln National Reinsurance Company (Barbados) Limited
LRCSC - Lincoln Reinsurance Company of South Carolina
LFA - LFA, Limited Liability Company
LLANY - Lincoln Life & Annuity Company of New York
LRCC - Lincoln Realty Capital Corporation
Delaware Diversified Income Trust, a separate fund established under the Wilmington Trust Retirement and Institutional Services Company Collective Investment Trust